

ROBERT BOYD CARTER

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Insurance agent, consultant, educator, journalist and expert witness.

PROFESSIONAL EDUCATION:

- 1963-1967 Earlham College. BA in Political Science. Studied comparative political and economic systems, fiscal and tax policy and constitutional law. Dean's List. Edited All-American college weekly paper.
- 1972-1973 The Ohio State University. MA in Journalism, with honors. Studied newswriting and editing, business and investigative reporting. Elected to Kappa Tau Alpha, national journalism honorary.
- 1978-1981 The American College. Chartered Life Underwriter (CLU). Received designation in minimum time required. Completed 10-course curriculum:

Economic Security and Life Insurance.
Life Insurance Law.
Group Benefits.
Financial System in the Economy.
Individual Life Insurance.
Income Taxation.
Planning for Retirement Needs.
Fundamentals of Estate Planning.
Planning for Business Owners and Professionals.

- 1983-1984 The American College. Chartered Financial Consultant (ChFC). Received designation in minimum time required. Completed 3-course curriculum:

Financial Systems in the Economic System.
Financial Planning Applications.
Investment Analysis.

Robert Boyd Carter: Page 2.

PROFESSIONAL CERTIFICATIONS:

- 2004-2005 Society of Financial Examiners. Candidate for Accredited Financial Examiner (AFE) designation. Completed AFE1, Life and Health Insurance Fundamentals.
- Insurance Regulatory Examiners Society. Candidate for Accredited Insurance Examiner (AIE) designation.

INSURANCE SALES and MANAGEMENT:

- 1978-1983 Northwestern Mutual Life. Sold individual and group life, health and disability products in individual and business markets. Earned all company awards for emerging agents. Ranked in Top 200 in company production.
- 1989-1990 Financial Services Center. Training and recruiting specialist for multi-city financial planning group. Recruited 10 new associates. Trained representatives on business insurance applications, fundamentals of insurance company operations.
- 1991-1993 John Deere Insurance. Area consultant in insurance and business planning to equipment and automobile dealers in five states. Serviced dealer group health/retirement trust. Conducted business planning seminars for dealer customers. Agent-of-the-month; ranked eighth in company in production.
- 1993-1995 American United Life. Life and health consultant to general agency. Trained new agents in business insurance market. Consulted on advanced cases.
- 1995-1997 Creative Solutions Group. Co-founder of group designing and implementing unique plans for advanced business applications. Installed employee benefits trust, professional liability protection plans and asset protection trusts. Agent-of-the-month for Columbus Life.
- 1997-1999 ICT Group. Agent supervisor and verifier for national call center offering group health and accident plans. Agent-of-the-month.

Robert Boyd Carter: Page 3.

LICENSING:

Licensed as life & health agent in 40+ states. Licensed as property & casualty agent in Kentucky. Formerly registered with NASD as Series 6 and Series 22 representative. Registered as versicherungsberater in FRG and EEC.

INTERNATIONAL BUSINESS:

- 1983-1989 EurHealth. Co-founder and Managing Consultant to unique health benefits group in Europe. Designed custom plans, negotiated reinsurance agreements, secured regulatory approval for plans available to U.S. citizens in Europe. Speak and read German, some Spanish.
- 1983-1989 Justinian Group, Ltd. Co-founder and President of venture group developing Convenient Food Mart franchises in German-speaking Europe and on U.S. military installations. Developed business plan, negotiated contracts and financing arrangements with overseas banks.

PROFESSIONAL TRAINING:

- 1982-1986 Life Underwriter Training Council. Moderator for professional development course in U.S. and Europe. Received special recognition from European Association of Life Underwriters. Conducted courses in:
- Personal Insurance Markets.
 - Disability Income Insurance.
 - Essentials of Business Insurance.
 - Fundamentals of Estate Planning.
- 1984-188 University of Maryland, European Campus. Adjunct faculty in undergraduate courses and special seminars. Conducted courses in:
- Introduction to Business.
 - Business Communications.
 - Writing a Business Plan.
 - Entrepreneurship.
 - Investments and Insurance Planning.
 - Military and Social Benefits.

Robert Boyd Carter: Page 4.

PROFESSIONAL TRAINING (continued):

1999-2001 Commonwealth Schools of Insurance. Instructor in approved life and health and continuing education courses for regional provider. Conducted courses in:

- Life and Health Insurance Pre-licensing.
- Property and Casualty Insurance Pre-Licensing.
- Retirement Planning.
- Disability Income Insurance.
- Business Insurance.
- Insurance Taxation.
- Insurance Math.

2001 Kronos Group. Training consultant to national in-bound call center. Developed curriculum for agents and CSRs in Medicare and Medicare Supplements.

2001-2005 Insurance Schools, Inc. Instructor/writer for approved national provider. Conducted courses in :

- Life and Health Insurance pre-Licensing.
- Series 6 Preparation.
- Series 63 Preparation.
- Medicare and Social Security.
- Investments, Mutual Funds and Retirement Planning.
- The Malpractice Crisis.

Wrote approved courses on:

- Understanding Employee Benefits.
- Understanding Long Term Insurance.
- Understanding Managed Care.
- Ethics for the Insurance Professional.
- Series 6 and 63 Preparation (on-line question bank).
- Series 7 Preparation (on-line question bank).
- Property and Casualty Preparation (on-line question bank).
- Life and Health Preparation (on-line question bank).
- State-specific Insurance Law Preparation (on-line question bank).

Robert Boyd Carter: Page 5.

PUBLICATIONS and RESEARCH:

- 1976-1978 National Trust for Historic Preservation. First Director, National Main Street Project. Edited book, produced documentary film, conducted national presentations and lectures.
- 1978-2005 Freelance journalist. Covered business, finance, insurance. More than 250 by-lined articles published. Invited as participant at national seminar conducted by National Press Foundation. Recent articles published by:
- Business First.
 - Fraternal Monitor.
 - Lane Report.
 - Probe.
- 1999-2001 Bureau of the Census. Supervised 8-person quality assurance team. Received national recognition for accuracy.
- 2002-2004 National Study of America's Adults. Conducted field interviews as element of international literacy survey.
- 2003-2004 Community Health Initiative. Conducted field interviews in low-income area as element of national tobacco-use survey.

MEMBERSHIPS:

Current and former professional memberships include:

- American Chamber of Commerce in Germany.
- European Association of Life Underwriters.
- International Association for Financial Planning.
- National Association of Insurance and Financial Advisors.
- National Association of Securities Dealers.
- Society of Financial Examiners.
- Society of Financial Service Professionals.
- Toastmasters' International.

Robert Boyd Carter: Page 6.

MILITARY SERVICE:

- 1967-1971 Captain, U.S. Air Force. Served as weapons controller and training officer in Florida and Alaska. Responsible for safety separation of aircraft in world's busiest airspace. Alternate Emergency War Orders officer for Alaska NORAD Region. Received commendation from Strategic Air Command as range safety officer on prototype cruise missile project.
- 1093-1984 Army Community Services. Consultant to army social services group at Kreuzberg Kaserne, Germany. Advised servicemembers on military benefits, insurance, investments and retirement planning.

PERSONAL;

Married, two adult sons. Wife and both sons are special education teachers. Have traveled extensively throughout United States, Europe and South America. Hobbies include reading (history, science, mysteries, 19th century novels), furniture refinishing, hiking and camping. Conduct Veterans' History Project interviews for AARP. Writing novel about contemporary Germany.

REFERENCES/SAMPLES:

Professional references and work samples will be provided upon request.